

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**PHILLIP LEE WILLIAMS SR and
ALLYSON ELIZABETH WILLIAMS**

S.S. Nos.: xxx-xx-6659 and xxx-xx-3569

Mailing Address: 504 STONELICK DR, Durham, NC 27703-

Case No. 10-81248

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 16, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 18, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	T-Mobile		Cell Phone

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
	BBT - 1st DOT	1	\$9,116	**
		1		**
		1	\$0	**
		1	\$0	**

Date: 4/30/10

Lastname-SS#: Williams-6659

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REFUSED EXECUTORY CONTRACTS/LEASES

LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BBT - 1st DOT	1	\$833	N/A	n/a	\$833.00	House and Land
		1		N/A	n/a		
		1	\$0	N/A	n/a	\$0.00	
		1	\$0	N/A	n/a	\$0.00	

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	CitiFinancial	7	\$12,375	5.00	\$124	\$247.11	2004 GMC Envoy
	Household Finance 2nd DOT		\$21,304	5.00	\$213	\$425.40	House, land, escrow
	Beneficial 3rd DOT			5.00			House, land
	Sec of HUD 4th DOT			5.00			House, land

STD - SECURED DEBTS w/ 100%^{*}

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AutoCredit - 910	8	\$8,861	5.00	\$62	\$176.94	2005 Chevrolet Impala
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (if paid in part)

Amount: \$2,800

SECURED TAXES

Secured Amt: _____

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount: _____

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROJECT (Pay 100%*) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount: _____

DMI= None(\$0) None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

2nd Deed of Trust to Household is secured by escrow account and is therefore not subject to anti-modification provisions of 11 USC 1322(b)(2).

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **1,944** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.98** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p> <p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p> <p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p> <p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p> <p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>Experian P.O. Box 2002 Allen, TX 75013-2002</p> <p>Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534</p> <p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p> <p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p>	<p>Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461</p> <p>Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601</p> <p>AFNI, Inc. Post Office Box 3097 Bloomington, IL 61701-3097</p> <p>AT&T PO Box 721440 Dispute Investigation Norman, OK 73070</p> <p>Auto Credit of Raleigh 3501 Capital Blvd. Suite 145 Raleigh, NC 27604</p> <p>BB&T*** Bankruptcy Department Post Office Box 1847 Wilson, NC 27894</p> <p>Beneficial PO Box 3425 Buffalo, NY 14240</p> <p>Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800</p>	<p>CitiFinancial Auto P.O. Box 183036 Columbus, OH 43218-3036</p> <p>Claim Source One 490 Sun Valley Drive, Suite 103 Roswell, GA 30076</p> <p>Comppcredit 2921 Brown Trail, Ste 100 Bedford, TX 76021</p> <p>Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040</p> <p>Credit Financial Services Post Office Box 530 Durham, NC 27702-0530</p> <p>Dish Network Dept. 0063 Palatine, IL 60055-0063</p> <p>Duke Raleigh Hospital Post Office Box 91040 Durham, NC 27708-1040</p> <p>Duke University Hospital Post Office Box 900002 Raleigh, NC 27675-9000</p> <p>Durham County Tax Collector Post Office Box 3397 Durham, NC 27701</p>
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Household Financial Services
Bankruptcy Department
Post Office Box 2369
Brandon, FL 33509-2369

Private Diagnostic Clinic, PLLC
Post Office Box 900002
Raleigh, NC 27675-9000

Verizon
PO Box 26055
National Recovery Dept M.S. 400
Minneapolis, MN 55426

HSBC Bank
Post Office Box 5251
Carol Stream, IL 60197-9642

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Professional Bureau of Collections
Post Office Box 320006
Birmingham, AL 35222-1308

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

NCO Financial Systems **
Post Office Box 4911
Department DD
Trenton, NJ 08650

Rooms To Go
c/o Retail Services
PO Box 15521
Wilmington, DE 19850-5521

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

SEC HUD

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

State Employees Credit Union ***
Attn: Bankruptcy Department
P.O. Box 25279
Raleigh, NC 27611

North Carolina State Education
Assistance Authority
PO Box 14002
Durham, NC 27709

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

PLTNUM
1245 s. Main Street
#100
Grapevine, TX 76051

Verizon
404 Brock Drive
Bloomington, IL 61701